

Information to identify the case:

Debtor 1	Barbara Ella Pavlick	Social Security number or ITIN	xxx-xx-3791
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-21112-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara Ella Pavlick

4/8/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barbara Ella Pavlick
Debtor

Case No. 19-21112-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2024:

Recip ID	Recipient Name and Address
db	+ Barbara Ella Pavlick, 112 Sinclair Ave, Lanoka Harbor, NJ 08734-1837
518280295	+ Horizon Blue Cross Blue Shield of NJ, PO Box 10197, Newark, NJ 07101-3147
518280298	+ Lacey Municipal Utilities Authority, 34 R Kennedy Blvd, PO Box 205, Forked River, NJ 08731-0205
518280303	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 08 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 08 2024 20:48:00	The Bank Of New York Mellon, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
518280285	+ EDI: CAPITALONE.COM	Apr 09 2024 00:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518280286	+ EDI: CAPITALONE.COM	Apr 09 2024 00:39:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518308322	+ EDI: AIS.COM	Apr 09 2024 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518280288	+ EDI: CITICORP	Apr 09 2024 00:39:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
518280287	+ EDI: CITICORP	Apr 09 2024 00:39:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518401282	+ EDI: CITICORP	Apr 09 2024 00:39:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518280290	+ EDI: WFNNB.COM	Apr 09 2024 00:39:00	Comenity Bank/Blair, Po Box 182120, Columbus, OH 43218-2120
518280289	+ EDI: WFNNB.COM	Apr 09 2024 00:39:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518280291	+ EDI: WFNNB.COM	Apr 09 2024 00:39:00	Comenity/ MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518280292	+ EDI: WFNNB.COM	Apr 09 2024 00:39:00	Comenity/ MPRC, Po Box 182120, Columbus, OH 43218-2120
518411447	+ Email/Text: bankruptcy@diamondresorts.com		

District/off: 0312-3

User: admin

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		Apr 08 2024 20:49:00	Diamond Resorts, U.S. Collection Development, LLC, Lesley Fernandez, 8415 South Park Circle, Ste. 150, Orlando, FL 32819-9008
518280294	+ Email/Text: bankruptcy@diamondresorts.com	Apr 08 2024 20:49:00	Diamond Resorts Financial Services, 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
518280293	+ Email/Text: bankruptcy@diamondresorts.com	Apr 08 2024 20:49:00	Diamond Resorts Financial Services, Attn: Bankruptcy, 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
518280296	EDI: IRS.COM	Apr 09 2024 00:39:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518280297	Email/Text: BankruptcyEast@firstenergycorp.com	Apr 08 2024 20:48:00	Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001
518372816	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 08 2024 20:48:00	Jersey Central Power&Light/FirstEnergy, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
518280300	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
518280299	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518387882	EDI: Q3G.COM	Apr 09 2024 00:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518280302	+ Email/Text: ngisupport@radiusgs.com	Apr 08 2024 20:48:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
518365504	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	THE BANK OF NEW YORK MELLON, PO Box 619096, Dallas, TX 75261-9096
518291952	+ Email/Text: RASEBN@raslg.com	Apr 08 2024 20:48:00	The Bank Of New York Mellon, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518280304	+ EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
518280305	+ EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank, Po Box 94435, Albuquerque, NM 87199-4435
518280306	+ EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518280307	EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
518306572	+ EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518371610	EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518280301	##+	New Jersey Best Lawns and Sprinklers, 195 Lehigh Ave, Lakewood, NJ 08701-4555

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor The Bank Of New York Mellon ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Bank of New York Mellon f/k/a the Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-FRE1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for HOME EQUITY LOAN TRUST 2007-FRE1 hkaplan@rasnj.com kimwilson@raslg.com
Kevin Gordon McDonald	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for HOME EQUITY LOAN TRUST 2007-FRE1 kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for HOME EQUITY LOAN TRUST 2007-FRE1 laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Robert Cameron Legg	on behalf of Debtor Barbara Ella Pavlick courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Sindi Mncina	on behalf of Creditor The Bank Of New York Mellon smncina@raslg.com
Sindi Mncina	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for HOME EQUITY LOAN TRUST 2007-FRE1 smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10